Docket No. 3350-0031M File No. 1158.41324CC12 Client Ref. BillPay-M

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of KIGHT, et al.

Expected Group Art Unit: 3624

Rule 53(b) Continuation of

on of :

Serial No: 09/250,711,

filed February 16, 1999 : Expected Examiner: J. Bergin

:

Filed: Concurrently Herewith

For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS

PRELIMINARY AMENDMENT

October 31, 2003

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This preliminary amendment is directed to the accompanying 37 CFR 1.53(b) application, which is a continuation of the above referenced application. Prior to examination, please amend the above-identified application as follows:

Amendments to the Specification and Abstract

Amendments to the Claims

Remarks are included following the amendments